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## Limits for Federal Pell Grants and Federal Direct Loans

Federal Pell Grants and Federal Direct Loans have certain limits that apply to all students. Please review the information below as it will assist you in planning how to finance your academic career at WCCC and possibly beyond.

### Federal Pell Grant Lifetime Limit

Students cannot receive Federal Pell Grants for more than the equivalent of twelve full time semesters. If the student receives a Federal Pell Grant for attending full time for one academic year (two semesters), the student is considered to have earned 100% of their eligibility. Students may receive up to 600%. This information is monitored by the U.S. Department of Education. Students who are approaching the 600% point of their eligibility used may not receive a full year's award of a Federal Pell Grant and should plan accordingly. For additional information and examples, please go to <https://studentaid.ed.gov/sa/types/grants-scholarships/pell/calculate-eligibility>.

### Federal Direct Subsidized and Unsubsidized Loans – annual loan limits

The maximum amount that you can potentially borrow per year through the Federal Direct Subsidized and Unsubsidized Loan programs is based on your enrollment status and your grade level. Students in certificate programs are always considered to be at grade level one. To qualify for a loan, you must be enrolled for a minimum of six credits per semester. Your other financial aid that you receive may also limit how much you can borrow. The table below shows the maximum limits per academic year:

	Subsidized Limit	Unsubsidized Limit	Total
Dependent student, grade level one	3,500	2,000	5,500
Dependent student, grade level two	4,500	2,000	6,500
Independent student, grade level one	3,500	6,000	9,500
Independent student, grade level two	4,500	6,000	10,500

### Federal Direct Subsidized and Unsubsidized Loans – aggregate (lifetime) loan limits

Undergraduate students are subject to aggregate loan limits as well as annual loan limits. The table below shows the aggregate maximums for students:

	Subsidized Limit	Unsubsidized Limit	Total
Dependent student	23,000	8,000	31,000
Independent student	23,000	34,500	57,500

### Federal Direct Subsidized Loans – annual loan limits – time limitation on subsidized eligibility

If you are a first-time borrower of a Federal Direct Subsidized Loan on or after July 1, 2015, there is a limit on the maximum period of time (measured in academic years) that you can receive a Federal Direct Subsidized Loan. This time limit does not apply to Federal Direct Unsubsidized Loans. If this limit applies to you, you may not receive a Federal Direct Subsidized Loan for more than 150 percent of the published length of your academic program – this is known as your 'maximum eligibility period.' For example, if you are enrolled in a two year associates degree program, the maximum period of time when you can receive a Federal Direct Subsidized Loan is three years. For additional information and examples, please go to <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>.